

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Alberta L. Cherepko )  
 ) Case No. 23-22617-CMB  
 )  
 ) Chapter 13  
 Debtor(s). )  
 \_\_\_\_\_ X

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated 1-25-24
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor(s) Plan payments shall be changed from \$1973 to \$2277 per month.

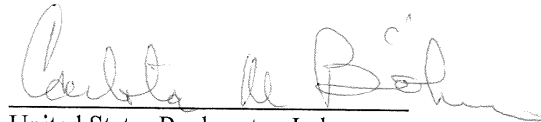
effective 12/24; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 51) is treated as resolved by this Order.
  - *Debtor(s) are to fund the plan by TFS [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made*

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

SO ORDERED, this 9th day of December, 2024

  
United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth Steidl  
Counsel to Debtor

Stipulated by:

/s/ Owen Katz  
Counsel to Chapter 13 Trustee

FILED  
12/9/24 9:34 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:  
Alberta L. Cherepko  
Debtor

Case No. 23-22617-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 09, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2024:

Recip ID	Recipient Name and Address
db	+ Alberta L. Cherepko, 123 Oliver Drive, White Oak, PA 15131-1941
r	+ Tarasa Hurley, River Point Realty LLC, 7112 Church Avenue, Ben Avon, PA 15202-1812

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 09 2024 23:50:50	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 09 2024 23:50:55	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: resurgentbknofications@resurgent.com	Dec 09 2024 23:50:43	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 09 2024 23:45:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15683499	+ Email/Text: jdryer@bernsteinlaw.com	Dec 09 2024 23:45:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15663683	+ Email/Text: bankruptcy@huntington.com	Dec 09 2024 23:45:00	Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15681134	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 09 2024 23:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15663684	Email/PDF: resurgentbknofications@resurgent.com	Dec 09 2024 23:50:48	LVNV Funding and Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
15676533	Email/PDF: resurgentbknofications@resurgent.com	Dec 09 2024 23:50:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15665089	Email/Text: EBNBKNOT@ford.com	Dec 09 2024 23:45:00	Lincoln Automotive Financial Services, P.O. Box 62180, Colorado Springs, CO 80962-2180
15663686	Email/Text: Bankruptcy.Notices@pnc.com	Dec 09 2024 23:45:00	PNC Bank, PO Box 5570, Cleveland, OH 44101-0570
15684206	Email/Text: Bankruptcy.Notices@pnc.com	Dec 09 2024 23:45:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15663685	+ Email/Text: ebnpeoples@grblaw.com	Dec 09 2024 23:45:00	Peoples natural gas company, c/o Jeffery Hunt Esq., 525 william penn place suite 3110, Pittsburgh, PA 15219-1753
15663687	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Dec 09 2024 23:50:56	Regional Acceptance Corporation, Po Box 1847,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Dec 09, 2024

Form ID: pdf900

Total Noticed: 24

15668597	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 09 2024 23:45:00	Wilson, NC 27894-1847 SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
15663690	Email/Text: BNCnotices@dcmservices.com	Dec 09 2024 23:45:00	UPMC Physicain services, po box 1123, Minneapolis, MN 55440-1123
15682735	Email/Text: BNCnotices@dcmservices.com	Dec 09 2024 23:45:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15682230	Email/PDF: ebn_ais@aisinfo.com	Dec 09 2024 23:50:44	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15663682	+ Email/Text: kburkley@bernsteinlaw.com	Dec 09 2024 23:45:00	duquene light co, 411 7th ave, Pittsburgh, PA 15219-1942
15663688	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 09 2024 23:45:00	santander consumer, Po box 560284, Dallas, TX 75356-0284
15663689	Email/Text: BNCnotices@dcmservices.com	Dec 09 2024 23:45:00	upmc health services, PO box 1123, Minneapolis, MN 55440-1123
15663691	+ Email/PDF: ebn_ais@aisinfo.com	Dec 09 2024 23:50:42	verizon, c/o american info source, po box 4457, Houston, TX 77210-4457

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Alberta L. Cherepko julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Dec 09, 2024

Form ID: pdf900

Total Noticed: 24

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6